B1 (Official F@ 1848) (1948) 28331 Doc 1 Filed 08/03/09 Entered 08/03/09 09:28:25 Desc Main United States Bankruptum Centre Page 1 of 36 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Barry, Cynthia, L Barry Jr., Willard, E All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): ***_**-4698 than one, state all): ***-**-3237 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 3710 North Page 3710 North Page Chicago, IL Chicago, IL ZIP CODE ZIP CODE 60634 60634 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box V \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

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Voluntary Petition Document	Nanage 2.0(s)36					
(This page must be completed and filed in every case) Willard E Barry Jr., Cynthia L Barry						
All Prior Bankruptcy Cases Filed Within La	$st\ 8\ Years$ (If more than two, attach additional sheet.)	_				
Location Where Filed: Northern District of Illinois Case Number: Date Filed: 08/03/2006						
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)				
Name of Debtor: NONE	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the						
Exhibit A is attached and made a part of this petition.	debtor the notice required by 11 U.S.C. § 342(b). X Philip A. Igoe Signature of Attorney for Debtor(s) Philip A Igoe	7/15/2009 Date 1300466				
Ext	nibit C	1000100				
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public heal	h or safety?				
Exh	ibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	complete and attach a separate Exhibit D.)					
Exhibit D completed and signed by the debtor is attached and made a part of the	nis petition.					
If this is a joint petition:						
 Exhibit D also completed and signed by the joint debtor is attached and made a 	a part of this petition.					
Information Regard	ling the Debtor - Venue applicable box)					
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 cm.	of business, or principal assets in this District for 180 da	ys immediately				
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal of					
· ·	les as a Tenant of Residential Property oplicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).						
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		ed to cure the				
Debtor has included in this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day period	after the				
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).					

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Voluntary Petition Document	Nanage 3tofs36								
(This page must be completed and filed in every case)	Willard E Barry Jr., Cynthia L Barry								
Signatures									
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative								
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of Title 11, United States Code.								
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified Copies of the documents required by § 1515 of title 11 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the								
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.								
X s/ Willard E Barry Jr.	X Not Applicable								
Signature of Debtor Willard E Barry Jr.	(Signature of Foreign Representative)								
X s/ Cynthia L Barry									
Signature of Joint Debtor Cynthia L Barry	(Printed Name of Foreign Representative)								
Telephone Number (If not represented by attorney)									
7/15/2009	Date								
Date Signature of Attorney	Signature of Non-Attorney Petition Preparer								
X Philip A. Igoe									
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the								
Philip A Igoe Bar No. 1300466 Printed Name of Attorney for Debtor(s) / Bar No.	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable								
Law Office of Philip A Igoe Firm Name	by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.								
221 North LaSalle Street suite 655									
Address	Not Applicable								
Chicago IL 60601	Printed Name and title, if any, of Bankruptcy Petition Preparer								
Cincago IL 00001									
312-372-4298 312-372-5147 Telephone Number 7/15/2009	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)								
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address								
Signature of Debtor (Corporation/Partnership)	X Not Applicable								
I declare under penalty of perjury that the information provided in this petition is true									
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date								
The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.								
Code, specified in this petition. X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.								
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.								
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or								
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.								
Date									

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Willard E Barry Jr. Cynthia L Barry	Case No.	
	Debtor(s)	•	(if known)
EXI	HIBIT D - INDIVIDUAL DEBTOR'S STA		ANCE WITH

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra second filing fee.

bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra step to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and fil a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financia responsibilities.);

Case 09-2833		Filed 08/03/09 Document 08) – Cont.	Entered 08/03/09 09:28 Page 5 of 36	3:25 Desc Main	
·	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
	Active military	duty in a military con	nbat zone.		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
I certify und	der penalty of	perjury that the infor	mation provided above is true	and correct.	
Signature of Debtor:	s/ Willard E E Willard E Bar				
Date: 7/15/2009					

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Willard E Barry Jr. Cynthia L Barry	Case No.
	Debtor(s)	(if known)
EX	HIBIT D - INDIVIDUAL DEBTOR'S STA	TEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit เท

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court ca dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing
within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

Case 09-2833		Filed 08/03/09 Document /08) – Cont.	Entered 08/03/09 09:28:2 Page 7 of 36	25 Desc Main
unable, after through the	reasonable eff		09(h)(4) as physically impaired to t credit counseling briefing in persor	
	Active military	duty in a military com	nbat zone.	
_		ustee or bankruptcy ac es not apply in this di	dministrator has determined that th strict.	e credit counseling
I certify und	der penalty of	perjury that the infor	mation provided above is true ar	nd correct.
Signature of Debtor:	s/ Cynthia L Cynthia L Ba			
Date: 7/15/2009				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Willard E Barry Jr.	X <u>s/ Willard E Barry Jr.</u>	7/15/2009	
Cynthia I Barry	Willard E Barry Jr.		
Cynthia L Barry	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	Xs/ Cynthia L Barry	7/15/2009	
Case No. (if known)	Cynthia L Barry		
`	Signature of Joint Debtor	Date	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Willard E Barry Jr.	Cynthia L Barry	,	Case No.	
			Debtors	Chapter	_13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	0	\$ 275.000.00		
B - Personal Property	YES	0	\$ 11.100.00		
C - Property Claimed as Exempt	YES	0			
D - Creditors Holding Secured Claims	YES	0		\$ 293.300.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	0		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	0		\$ 53.811.00	
G - Executory Contracts and Unexpired Leases	YES	0			
H - Codebtors	YES	0			
I - Current Income of Individual Debtor(s)	YES	0			\$ 4.049.59
J - Current Expenditures of Individual Debtor(s)	YES	0			\$ 3.399.59
тот	AL	0	\$ 286,100.00	\$ 347,111.00	

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B6A (Official Form 6A) (12/07)

In re:	Willard E Barry Jr.	Cynthia L Barry	Case No.	
		Debtors	,	(If known)

SCHEDULE A - REAL PROPERTY

	Total	>	\$ 275,000.00	
residence, 3710 North Page Avenue, Chicago IL 60634	Fee Owner		\$ 275,000.00	\$ 300,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Willard E Barry Jr.	Cynthia L Barry	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand		100.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Banking account average		1,500.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
 Household goods and furnishings, including audio, video, and computer equipment. 		Household furniture		1,200.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Necessary clothes		1,200.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
	Х		1	

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Willard E Barry Jr.	Cynthia L Barry		Case No.	
			Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Blazer Chevrolet		2,100.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Kia Sedona		5,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Χ			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tota	al >	\$ 11,100.00

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B6C (Official Form 6C) (12/07)

In re	Willard E Barry Jr.	Cvnthia L Barry		Case No.	
		-,	Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2001 Blazer Chevrolet	735 ILCS 5/12-1001(c)	2,100.00	0.00
Banking account average	735 ILCS 5/12-1001(b)	1,500.00	0.00
cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
Household furniture	735 ILCS 5/12-1001(b)	1,200.00	0.00
Necessary clothes	735 ILCS 5/12-1001(a),(e)	1,200.00	0.00

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B6D (Official Form 6D) (12/07)

In re	Willard E Barry Jr.	Cynthia L Barry	,	Case No.	
		Debtors			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Attn: Bankruptcy Research Dept 3415 Vis		Security Agreement 2005 Kia Sedona VALUE \$5,000.00		x		3,300.00	0.00	
Wilmington, DE 19801 ACCOUNT NO. 9080611727173 Washington Mutual Ba 9451 Corbin Avenue Northridge, CA 91328		Mortgage residence, 3710 North Page Avenue, Chicago IL 60634 VALUE \$275,000.00		X		148,000.00	0.00	
ACCOUNT NO. 9360611727173 Wells Fargo Home Mor 4680 Hallmark Parkway X0701-01K San Bernardino, CA 92407			Mortgage residence, 3710 North Page Avenue, Chicago IL 60634 VALUE \$275,000.00		х		142,000.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 293,300.00	\$ 0.00
\$ 293,300.00	\$ 0.00

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Document

Debtors

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B6E (Official Form 6E) (12/07)

In re

adjustment.

Willard E Barry Jr. Cynthia L Barry

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in I.S.C. § 507(a)(1).
V	Extensions of credit in an involuntary case
appo	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the ation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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B6E (Official Form 6E) (12/07) - Cont.

In re	Willard E Barry Jr.	Cynthia L Barry	Case No.	
	William E Barry or.	Debtors	,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Extensions of Credit in an Involuntary Case

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Services 230 South Dearborn Stop 5016 CHI Chicago IL 60604			for notice		Х		0.00	0.00	\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Total >

Subtotals >

(Totals of this page)

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Willard E Barry Jr.	Cvnthia L Barry	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Officer this box if debtor has no creator			·				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8284					х		389.00
Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420		I	Creditcard				
Bac / Fleet Bankcard PO Box 1598 Norfolk, VA 23501							
ACCOUNT NO. 7671					Х		8,400.00
Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420 Bac / Fleet Bankcard			Creditcard				
PO Box 1598 Norfolk, VA 23501							
ACCOUNT NO. 7812602600276360 Cap One Na PO Box 26625 Richmond, VA 23261			Noteloan		X		28,448.00
ACCOUNT NO. 5210440002012618 Ccs/bryant State Bank			Creditcard		х		148.00
500 E 60Th St N Sioux Falls, SD 57104							

3 Continuation sheets attached

Subtotal > \$ 37,385.00

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Willard E Barry Jr.	Cynthia L Barry	Case No.	
		Debtors		n)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 422765102782					Х		541.00
Chase- Bp Attention: Banktruptcy Department PO Bo Kennesaw, GA 30156			Creditcard				
Chase- Bp PO Box 15298 Wilmington, DE 19850							
ACCOUNT NO. 501640346					X		913.00
Citgo Oil / Citibank Attn: Centralized Bankruptcy PO Box 205 Kansas City, MO 64195 Citgo Oil / Citibank PO Box 6497			Creditcard				
Sioux Falls, SD 57117							
Citi P.O. Box 6500 Sioux Falls, SD 57117			Creditcard		X		5,191.00
ACCOUNT NO. 601100765352					Х		8,084.00
Discover Fin Svcs Llc PO Box 15316 Wilmington, DE 19850			Creditcard				

Sheet no. $\,\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 14,729.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-28331 Doc 1 Filed 08/03/09 Entered 08/03/09 09:28:25 Desc Main Page 20 of 36 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Willard E Barry Jr.	Cvnthia L Barry	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10710984001					Х		98.00
I C System PO Box 64378 Saint Paul, MN 55164		Collectionattorney					
I C System PO Box 64378 Saint Paul, MN 55164							
ACCOUNT NO. 798192414082					X		131.00
Lowes / Mbga Attention: Bankruptcy Department PO Box Roswell, GA 30076 Lowes / Mbga			Chargeaccount				
PO Box 103065 Roswell, GA 30076							
ACCOUNT NO. 1005783574					Х		241.00
Marathon Petroleum Co 539 S. Main Findlay, OH 45840			Creditcard				
ACCOUNT NO. 4120613086204085					Х		974.00
Merrick Bank POB 9201 Old Bethpage, NY 11804			Creditcard				

Sheet no. $\,\underline{2}\,$ of $\underline{3}\,$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 1,444.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-28331 Doc 1 Filed 08/03/09 Entered 08/03/09 09:28:25 Desc Main Document Page 21 of 36

B6F (Official Form 6F) (12/07) - Cont.

In re	Willard E Barry Jr.	Cvnthia L Barry	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 21972					Х		210.00
Nordstrom Fsb Attention: Bankruptcy Department PO Box Englewood, CO 80155 Nordstrom Fsb PO Box 6555 Englewood, CO 80155			Chargeaccount				
Speedway/superamerica 3460 Blazer Pkwy Lexington, KY 40509			Creditcard		X		43.00

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 253.00

Total > \$ 53,811.00

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In re:	Willard E Barry Jr.	Cynthia L Barry		Case No.	
	•		Debtors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re: Willard E Barry Jr. Cynthia L Barry	Debtors		If known)
SC ☑ Check this box if debtor has no codebtors		- CODEBTORS	
NAME AND ADDRESS OF CODE	BTOR	NAME AND ADDRESS OF	F CREDITOR

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In re	Willard E Barry Jr. Cynthia L Barry		Case No.	
		Debtors		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married		DEPENDENTS OF DEBTOR AND SPOUSE				
		RELATIONSHIP(S):			AG	BE(S):
		wife				52
Employment:		DEBTOR		SPOUSE	Ī	
Occupation	Sales		u	nemployed		
Name of Employer	IBC					
How long employed	10 ye	ars				
Address of Employer	12 Ea 64111	st Armour Blvd, Kansas City MO				
INCOME: (Estimate of a case file		projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages,	salary, and	d commissions	;	\$ 5,280.73	\$	0.00
(Prorate if not paid 2. Estimate monthly over				\$0.00	\$	0.00
3. SUBTOTAL				\$ <u>5,280.73</u>	\$	0.00
4. LESS PAYROLL DEI	DUCTIONS	6		- 0,200110		
a. Payroll taxes and	d social se	curity		\$327.38	<u>\$</u>	0.00
b. Insurance				\$ <u>195.00</u>		0.00
c. Union dues				\$	<u>)</u> \$	0.00
d. Other (Specify)	<u>Fed</u>	eral		\$ 488.75	\$	0.00
	Med	licare		\$ 76.57	\$	0.00
	Stat	e		\$143.43	\$	0.00
5. SUBTOTAL OF PAY	ROLL DEI	DUCTIONS		\$1,231.14	<u></u> \$	0.00
6. TOTAL NET MONTH	LY TAKE I	HOME PAY		\$4,049.59	\$	0.00
-		f business or profession or farm		\$ 0.00) \$	0.00
(Attach detailed sta				·	_	
8. Income from real prop	•			\$ <u> </u>	_	0.00
9. Interest and dividends		nt a consente a conselle to the adoletes for the		\$0.00	<u>)</u> \$	0.00
debtor's use or that		rt payments payable to the debtor for the ents listed above.		\$0.00	<u>)</u> \$	0.00
11. Social security or oth (Specify)	er governn	nent assistance		\$ 0.00) \$	0.00
12. Pension or retiremen	at income			\$0.00		0.00
13. Other monthly incom				0.00		0.00
(Specify)				\$0.00) \$	0.00
14. SUBTOTAL OF LIN	ES 7 THR	OUGH 13		\$		0.00
		IE (Add amounts shown on lines 6 and 14)		\$ 4,049.59		0.00
		FHLY INCOME: (Combine column		\$ 4,04		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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In re Willard E Barry Jr. Cynthia L Barry Case No.

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			

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B6J (Official Form 6J) (12/07)

In re Willard E Barry Jr. Cynthia L Barry	Case No.	
Debtors	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

erage or projected monthly expenses of the debtor and the debtor's family at time

Complete this schedule by estimating the average or projected monthly expenses of any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. Th		
differ from the deductions from income allowed on Form22A or 22C.	washald Carrelate a secondar selection of	
Check this box if a joint petition is filed and debtor's spouse maintains a separate how expenditures labeled "Spouse."	usenoid. Complete a separate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,104.25
a. Are real estate taxes included? Yes ✓ No		1,104120
b. Is property insurance included? Yes ✓ No	_	
2. Utilities: a. Electricity and heating fuel	-	211.54
b. Water and sewer	\$	70.00
c. Telephone	\$	125.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)		20.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	175.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be incl	. ,	
a. Auto	\$	0.00
b. Other National City Mortgage (2nd)	\$	938.80
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed state	ement) \$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sch	hedules and,	3,399.59
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)19. Describe any increase or decrease in expenditures reasonably anticipated to occur wit	thin the year following the filing of this docu	-
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,049.59
b. Average monthly expenses from Line 18 above	\$	3,399.59
c. Monthly net income (a. minus b.)	\$ <u></u>	650.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Willard E Barry Jr.	Cynthia L Barry	Case No.	
		Debtors		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

- 1	declare under penalty of perjury that I have read the fore	going summary and schedules, consisting of
sheets	s, and that they are true and correct to the best of my kno	wledge, information, and belief.
Date:	7/15/2009	Signature: s/ Willard E Barry Jr.
		Willard E Barry Jr.
		Debtor
Date:	7/15/2009	Signature: s/ Cynthia L Barry
		Cynthia L Barry
		(Joint Debtor, if any)
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Willard E Barry Jr.	Cynthia L Barry		Case No.	
			Debtors	·	(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

62,000.00 employment 2007

67,000.00 employment 2008

29,000.00 employment 2009 to date

2. Income other than from employment or operation of business

None **☑** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. *Individual or joint debtor(s) with primarily consumer debts*: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT AMOUNT CREDITOR PAYMENTS PAID STILL OWING

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None $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL **OWING**

2

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None M

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None $\mathbf{\Delta}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

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6. Assignments and receiverships

None

✓

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

3

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None **☑**

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

DESCRIPTION

AND VALUE OF

AND VALUE OF

ORDER

PROPERTY

7. Gifts

None **☑** List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

8. Losses

None **☑** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF

PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT,

OF PAYEE

NAME OF PAYOR IF

DESCRIPTION AND VALUE

OTHER THAN DEBTOR

OF PROPERTY

Law Office of Philip A Igoe 221 North LaSalle Street suite 655 Chicago IL 60601 OF PROPERTY
3,500.00 for legal services plus 274 court cost

10. Other transfers

None $\mathbf{\Lambda}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY **TRANSFERRED** AND VALUE RECEIVED

4

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

11. Closed financial accounts

None $\mathbf{\Delta}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR **AMOUNT AND** DIGITS OF ACCOUNT NUMBER, DATE OF SALE AND AMOUNT OF FINAL BALANCE **OR CLOSING**

12. Safe deposit boxes

None $\mathbf{\Lambda}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR **CONTENTS** IF ANY

13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF**

AMOUNT OF **SETOFF**

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

5

15. Prior address of debtor

None $\mathbf{\Lambda}$

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None $\mathbf{\Delta}$

 \mathbf{Q}

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 \mathbf{Q}

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

NAME AND ADDRESS SITE NAME AND DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

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None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None Ø

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BUSINESS**

BEGINNING AND ENDING

6

DATES

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

19. Books, records and financial statements

None $\mathbf{\Lambda}$

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None Ø

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None Ø

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None $\mathbf{\Lambda}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None \square

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

basis)

None Ø

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None \mathbf{V}

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

7

None \square

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS

TITLE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None $\mathbf{\nabla}$

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None $\mathbf{\Delta}$

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None Ø

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

DATE AND PURPOSE

AMOUNT OF MONEY OR DESCRIPTION

RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None \mathbf{Q}

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None 🔽

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

* * * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 7/15/2009

Signature of Debtor Willard E Barry Jr.

Willard E Barry Jr.

Signature of Joint Debtor Oynthia L Barry Oynthia L Barry (if any)

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

ln	re: Willard E Barry Jr.		Cynthia L Barry	Case No.	
		Debtors		Chapter	<u>13</u>
	DISCLOS	SURE O	FOR DEBTOR	ON OF ATTORNE	Y
1.	Pursuant to 11 U.S.C. § 329(a) and Bank and that compensation paid to me within of paid to me, for services rendered or to be connection with the bankruptcy case is as	one year befor rendered on b	e the filing of the petition in bar	nkruptcy, or agreed to be	or(s)
	For legal services, I have agreed to a	ccept			\$ 3,500.00
	Prior to the filing of this statement I ha	ave received			\$ 900.00
	Balance Due				\$ 2,600.00
2.	The source of compensation paid to me w	as:			
	□ Debtor		Other (specify)		
3.	The source of compensation to be paid to	me is:			
	☐ Debtor		Other (specify)		
4.	I have not agreed to share the abo of my law firm.	ve-disclosed (compensation with any other p	erson unless they are members a	nd associates
5.	☐ I have agreed to share the above-ormy law firm. A copy of the agreem attached. In return for the above-disclosed fee, I have including:	ent, together v	with a list of the names of the p	people sharing in the compensation	
	 a) Analysis of the debtor's financial si a petition in bankruptcy; 	tuation, and re	endering advice to the debtor in	n determining whether to file	
	b) Preparation and filing of any petition	n, schedules,	statement of affairs, and plan	which may be required;	
	c) Representation of the debtor at the	meeting of cr	editors and confirmation hearing	ng, and any adjourned hearings th	nereof;
	d) Representation of the debtor in adv	ersary procee	edings and other contested bar	nkruptcy matters;	
	e) [Other provisions as needed] None				
6.		e disclosed fe	ee does not include the followin	ng services:	
	None				
			CERTIFICATION		
r	I certify that the foregoing is a complete sepresentation of the debtor(s) in this banks		, ,	for payment to me for	
[Dated: 7/15/2009				
			Philip A. Igoe		
			Philip A Igoe, Bar	No. 1300466	

Law Office of Philip A Igoe

Attorney for Debtor(s)